

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DORSEY D. O'CONNELL
CONSTANCE R. O'CONNELL
Debtor(s)

Case No. 14-23656GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/10/2014.
- 2) The plan was confirmed on 02/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 05/05/2015, 11/02/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/01/2019.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$97,800.00.
- 10) Amount of unsecured claims discharged without payment: \$65,213.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$129,888.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$129,888.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,333.61
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,733.61

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAA FINANCIAL SERVICES++	Unsecured	418.87	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK++	Unsecured	122.65	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B?	Unsecured	787.23	787.23	787.23	236.79	0.00
AMERICAN EXPRESS CENTURION B?	Unsecured	13,775.95	13,965.87	13,965.87	4,200.84	0.00
AMERICAN EXPRESS CENTURION B?	Unsecured	14,659.19	14,696.19	14,696.19	4,420.51	0.00
AMERICAN EXPRESS CENTURION B?	Unsecured	2,932.63	2,932.63	2,932.63	882.12	0.00
ASSOCIATES IN ENDOCRINOLOGY	Unsecured	103.67	NA	NA	0.00	0.00
BANK OF AMERICA**	Unsecured	4,331.62	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON - TRU	Secured	32,052.00	32,719.60	0.00	21,045.96	0.00
BANK OF NEW YORK MELLON - TRU	Secured	0.00	1,660.79	1,660.79	1,660.79	0.00
BMW FINANCIAL SERVICES NA LLC*	Secured	5,766.45	4,893.88	4,893.88	4,893.88	555.20
BMW FINANCIAL SERVICES NA LLC*	Secured	5,483.68	5,528.82	0.00	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	6,272.01	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	1,728.33	NA	NA	0.00	0.00
CITIZENS BANK*	Unsecured	1,791.34	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	3,262.97	2,647.59	2,647.59	796.38	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	NA	656.46	656.46	197.46	0.00
DOLLAR BANK FSB(*)	Unsecured	1,737.27	1,806.91	1,806.91	543.51	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	188.19	423.01	423.01	127.24	0.00
EQUITABLE GAS CO(*)	Unsecured	475.38	NA	NA	0.00	0.00
FOUNDATION RADIOLOGY GROUP++	Unsecured	57.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	15,212.00	16,278.13	16,278.13	16,278.13	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,432.60	3,432.60	1,032.51	0.00
JEFFERSON HILLS AREA AMBULANC	Unsecured	115.00	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	1,194.48	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	74.86	NA	NA	0.00	0.00
JEFFERSON REGIONAL MED CNTR	Unsecured	56.06	NA	NA	0.00	0.00
JRMC DIAGNOSTIC SERVICES	Unsecured	14.19	NA	NA	0.00	0.00
MONTEREY FINANCIAL SVCS++	Unsecured	179.48	NA	NA	0.00	0.00
NATIONAL GENERAL INSURANCE	Unsecured	113.50	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/A	Secured	0.00	3,641.68	3,641.68	3,641.68	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NATIONSTAR MORTGAGE LLC(*)	Secured	99,095.79	101,408.00	0.00	53,018.16	0.00
PA AMERICAN WATER(*) AKA AMEF	Unsecured	204.23	138.26	138.26	41.59	0.00
PITTSBURGH PULMONARY & CRITIC	Unsecured	199.17	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	2,004.54	2,004.54	2,004.54	602.96	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	569.69	610.66	610.66	183.69	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	253.40	293.06	293.06	88.15	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,539.39	1,539.39	1,539.39	463.04	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	318.12	360.38	360.38	108.40	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,047.09	1,047.09	1,047.09	314.95	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,604.94	2,604.94	2,604.94	783.55	0.00
RABKIN DERMATOPATHOLOGY LAE	Unsecured	13.27	NA	NA	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	16,745.38	16,745.38	5,036.90	0.00
SANTANDER CONSUMER USA**	Secured	45,127.79	0.00	0.00	0.00	0.00
UPMC PHYSICIAN SERVICES++	Unsecured	480.32	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	392.34	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	448.13	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL NATIONA	Secured	3,217.76	3,217.76	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$74,064.12	\$0.00
Mortgage Arrearage	\$5,302.47	\$5,302.47	\$0.00
Debt Secured by Vehicle	\$4,893.88	\$4,893.88	\$555.20
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$10,196.35	\$84,260.47	\$555.20
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,278.13	\$16,278.13	\$0.00
TOTAL PRIORITY:	\$16,278.13	\$16,278.13	\$0.00
GENERAL UNSECURED PAYMENTS:	\$66,692.19	\$20,060.59	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,733.61</u>
Disbursements to Creditors	<u>\$121,154.39</u>
TOTAL DISBURSEMENTS :	<u>\$129,888.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/24/2020

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.